



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name PINNACLE FINANCIAL PARTNERS, INC.

City/State NASHVILLE, TN

Bank Holding Company Information

Federal Reserve District: 6
 Consolidated Assets (\$000): 34,932,860
 Peer Group Number: 1 Number in Peer Group: 128
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

PINNACLE FINANCIAL PARTNERS, INC.
 150 3RD AVENUE SOUTH
 SUITE 900
 NASHVILLE, TN 37201

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	32,280,008	26,419,159	23,608,500	16,975,493	
Net income (\$000)	312,321	400,881	359,440	173,978	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48	3.27	2.92	68			
+ Non-interest income	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31	0.88	1.35	30			
- Overhead expense	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72	20			
- Provision for credit losses	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55			
+ Securities gains (losses)	0	0.02	48	-0.02	0.01	5	-0.01	0	18	-0.05	0.01	3			
+ Other tax equivalent adjustments	0	0	6	0.05	0	94	0	0	8	0	0	7			
= Pretax net operating income (tax equivalent)	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83	1.81	1.43	78			
Net operating income	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79	1.02	0.89	65			
Net income	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79	1.02	0.90	64			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70	4.35	3.80	82			
Interest expense	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68	0.62	0.60	62			
Net interest income (tax equivalent)	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52	3.73	3.19	81			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40	0.13	0.24	40			
Earnings coverage of net loan and lease losses (X)	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71	20.88	19.67	66			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15	0.43	0.98	12			
Allowance for loan and lease losses / Total loans and leases	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15	0.43	0.96	12			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.71	19	0.46	0.57	40	0.58	0.61	49	0.54	0.72	38			
30-89 days past due loans and leases / Total loans and leases	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42			
Liquidity and Funding															
Net noncore funding dependence	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41	15.79	17.03	52			
Net short-term noncore funding dependence	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43	9.99	4.83	64			
Net loans and leases / Total assets	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63			
Capitalization															
Tier 1 leverage ratio	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22	8.65	9.53	25			
Holding company equity capital / Total assets	14.04	11.16	86	15.67	12.43	86	15.84	12.22	87	16.70	11.94	94			
Total equity capital (including minority interest) / Total assets	14.04	11.29	86	15.67	12.57	85	15.84	12.27	86	16.70	12.01	93			
Common equity tier 1 capital / Total risk-weighted assets	10.03	12.38	16	9.70	12.17	12	9.58	12.12	7	9.17	12.19	4			
Net loans and leases / Equity capital (X)	4.54	5.58	27	4.54	5.21	34	4.46	5.29	28	4.23	5.27	23			
Cash dividends / Net income	18.25	42.30	17	12.43	33.12	15	12.65	27.31	18	20.64	31.29	26			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	25.63	16.68	78	11.08	9.26	70	12.72	7	83	98.36	8.28	98			
Equity capital	12.60	6.99	79	9.83	10.49	64	6.96	7.89	63	147.74	10.18	99			
Net loans and leases	12.46	9.07	70	11.99	9.10	70	12.61	7.89	79	85.49	9.38	97			
Noncore funding	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37	238.07	5.59	99			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0.50	1.14	78	0	1.07	36			
Long-term debt / Equity capital	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45	5.77	12.69	47			
Equity investment in subsidiaries / Equity capital	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67	106.12	102.10	68			
Cash from ops + noncash items + op expense / Op expense + dividends	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37	117.16	148.20	39			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	914,830	954,008	850,321	579,184		-4.11	291.32
Income from lease financing receivables.....	7,182	4,340	3,233	1,518		65.48	2144.38
Fully taxable income on loans and leases.....	919,170	956,110	851,274	578,329		-3.86	295.11
Tax-exempt income on loans and leases.....	2,842	2,238	2,280	2,373		26.99	93.99
Estimated tax benefit on income on loans and leases.....	910	1	606	1,278		154984.64	15.40
Income on loans and leases (tax equivalent).....	922,922	958,349	854,160	581,980		-3.70	292.92
Investment interest income (tax equivalent).....	110,024	97,800	93,572	60,157		12.50	359.21
Interest on balances due from depository institutions.....	4,038	9,346	6,979	2,559		-56.79	1031.09
Interest income on other earning assets.....	2,730	5,415	5,079	2,521		-49.58	143.53
Total interest income (tax equivalent).....	1,039,714	1,070,910	959,790	647,217		-2.91	299.39
Interest on time deposits of \$250K or more.....	15,387	17,944	9,049	6,347		-14.25	
Interest on time deposits < \$250K.....	55,254	72,658	39,795	9,131		-23.95	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	64,906	141,038	102,198	44,105		-53.98	537.02
Interest on other borrowings and trading liabilities.....	38,419	51,386	41,731	17,090		-25.23	844.42
Interest on subordinated debt and mandatory convertible securities.....	25,288	18,767	17,601	16,159		34.75	1908.58
Total interest expense.....	199,254	301,793	210,374	92,832		-33.98	974.90
Net interest income (tax equivalent).....	840,460	769,117	749,416	554,385		9.28	247.60
Non-interest income.....	306,500	259,014	198,410	149,518		18.33	262.22
Adjusted operating income (tax equivalent).....	1,146,960	1,028,131	947,826	703,903		11.56	251.39
Overhead expense.....	568,935	498,109	450,687	365,311		14.22	233.19
Provision for credit losses.....	191,734	27,283	34,377	23,665			1986.79
Securities gains (losses).....	986	-5,941	-2,254	-8,264			78.62
Other tax equivalent adjustments.....	-18	13,443	-16	-16			
Pretax net operating income (tax equivalent).....	387,760	511,010	459,939	306,647		-24.12	163.78
Applicable income taxes.....	59,037	96,656	90,508	124,007		-38.92	24.06
Tax equivalent adjustments.....	16,386	13,457	9,975	8,646		21.77	321.56
Applicable income taxes (tax equivalent).....	75,423	110,113	100,483	132,653		-31.50	46.52
Minority interest.....	16	16	16	16		0.00	0.00
Net income before discontinued operations, net of minority interest.....	312,321	400,881	359,440	173,978		-22.09	227.01
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	312,321	400,881	359,440	173,978		-22.09	227.01
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	312,337	400,897	359,456	173,994		-22.09	226.97
Investment securities income (tax equivalent).....	110,024	97,800	93,572	60,157		12.50	359.21
US Treasury and agency securities (excluding mortgage-backed securities).....	2,321	2,820	3,478	1,963		-17.70	-16.06
Mortgage-backed securities.....	34,176	34,639	32,538	30,387		-1.34	223.82
All other securities.....	73,527	60,341	57,556	27,807		21.85	591.03
Cash dividends declared.....	56,985	49,828	45,454	35,907		14.36	211.27
Common.....	56,985	49,828	45,454	35,907		14.36	211.27
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.22	3.27	45	4.05	4	56	4.07	3.87	67	3.81	3.47	75			
Less: Interest expense	0.62	0.48	75	1.14	0.98	70	0.89	0.79	67	0.55	0.55	61			
Equals: Net interest income (tax equivalent)	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48	3.27	2.92	68			
Plus: Non-interest income	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31	0.88	1.35	30			
Equals: adjusted operating income (tax equivalent)	3.55	4.04	27	3.89	4.41	26	4.01	4.46	27	4.15	4.33	43			
Less: Overhead expense	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72	20			
Less: Provision for credit losses	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	48	-0.02	0.01	5	-0.01	0	17	-0.05	0.01	3			
Plus: other tax equivalent adjustments	0	0	6	0.05	0	94	0	0	8	0	0	7			
Equals: Pretax net operating income (tax equivalent)	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83	1.81	1.43	78			
Less: Applicable income taxes (tax equivalent)	0.23	0.23	50	0.42	0.36	68	0.43	0.33	79	0.78	0.55	79			
Less: Minority interest	0	0	79	0	0	73	0	0	73	0	0	68			
Equals: Net operating income	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79	1.02	0.89	65			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79	1.02	0.90	64			
Memo: Net income (last four quarters)	0.97	0.82	63	1.52	1.19	83	1.52	1.24	79	1.02	0.91	63			
Net income—BHC and noncontrolling (minority) interest	0.97	0.83	63	1.52	1.20	84	1.52	1.25	79	1.02	0.91	62			
Margin Analysis															
Average earning assets / Average assets	92.38	92.32	51	90.31	91.05	38	89.73	91.48	27	87.55	91.61	10			
Average interest-bearing funds / Average assets	63.91	64.06	50	66.42	65.57	53	65.30	65.56	48	65.74	65.75	50			
Interest income (tax equivalent) / Average earning assets	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70	4.35	3.80	82			
Interest expense / Average earning assets	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68	0.62	0.60	62			
Net interest income (tax equivalent) / Average earning assets	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52	3.73	3.19	81			
Yield or Cost															
Total loans and leases (tax equivalent)	4.23	4.27	51	5.09	5.09	55	5.06	4.95	67	4.76	4.52	70			
Interest-bearing bank balances	0.20	0.27	31	2	2.04	42	1.69	1.64	52	0.96	1.05	35			
Federal funds sold and reverse repos	0.13	0.68	20	1.69	2.44	26	1.82	2.17	28	1.33	1.41	58			
Trading assets	0	0.60	23	0	0.99	21		1.11			1.11				
Total earning assets	3.43	3.51	38	4.49	4.36	60	4.48	4.20	69	4.30	3.73	82			
Investment securities (tax equivalent)	2.61	2.25	79	2.83	2.76	59	3.04	2.68	78	2.77	2.47	73			
US Treasury and agency securities (excluding mortgage-backed securities)	1.48	1.75	36	2.19	2.32	47	2.77	2.05	88	1.61	1.62	46			
Mortgage-backed securities	2.11	2.05	53	2.55	2.61	44	2.43	2.50	47	2.14	2.23	45			
All other securities	2.88	3.24	39	3.03	4.06	18	3.39	4.20	36	3.30	3.66	45			
Interest-bearing deposits	0.74	0.53	75	1.57	1.10	81	1.15	0.81	80	0.63	0.49	71			
Time deposits of \$250K or more	1.89	1.42	85	2.31	1.96	80	1.56	1.44	62						
Time deposits < \$250K	1.72	1.36	80	2.31	1.82	81	1.58	1.29	68						
Other domestic deposits	0.46	0.36	75	1.29	0.93	81	1.01	0.67	80						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.23	0.62	14	0.50	1.86	16	0.47	1.51	18	0.35	0.94	27			
Other borrowed funds and trading liabilities	1.77	1.50	64	2.05	2.38	29	2.07	2.28	42	1.64	1.77	42			
All interest-bearing funds	0.97	0.74	76	1.72	1.49	69	1.36	1.19	68	0.83	0.82	61			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	306,500	259,014	198,410	149,518	
Fiduciary activities income	16,496	14,184	13,143	8,664	
Service charges on deposit accounts - domestic	25,844	28,754	24,906	20,033	
Trading revenue	-1,109	-80	0	0	
Investment banking fees and commissions	29,536	24,188	21,282	14,998	
Insurance activities revenue	10,055	9,344	9,332	7,405	
Venture capital revenue	1,068	2,786	3,287	365	
Net servicing fees	5,452	4,216	2,998	1,401	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	60,657	23,787	22,635	22,737	
Other non-interest income	158,501	151,835	100,827	73,915	
Total overhead expenses	568,935	498,109	450,687	365,311	
Personnel expense	334,292	313,359	271,673	209,662	
Net occupancy expense	52,021	48,374	46,796	37,723	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	9,793	9,908	10,549	8,816	
Other operating expenses	172,829	126,468	121,669	109,110	
Fee income on mutual funds and annuities	6,271	6,193	7,013	5,261	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,634	2,440	2,297	2,132	
Average personnel expense per employee	126.91	128.43	118.27	98.34	
Average assets per employee	12,255.13	10,827.52	10,277.97	7,962.24	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.05	2.02	57	2.39	2.72	49	3.53	3.08	61	3.52	2.85	62			
Overhead expenses / Net Interest Income + non-interest income	50.32	62.28	13	48.45	61.29	10	48.06	60.88	11	52.54	63.61	15			
Percent of Average Assets															
Total overhead expense	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13	2.15	2.72	20			
Personnel expense	1.04	1.30	25	1.19	1.41	29	1.15	1.44	24	1.24	1.42	33			
Net occupancy expense	0.16	0.26	13	0.18	0.28	17	0.20	0.28	16	0.22	0.29	23			
Other operating expenses	0.57	0.94	16	0.52	0.97	6	0.56	0.97	6	0.69	1	20			
Overhead less non-interest income	0.81	1.25	17	0.91	1.32	23	1.07	1.38	25	1.27	1.34	41			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.60	61.82	11	48.45	60.64	11	47.55	60.37	11	51.90	62.73	14			
Personnel expense	29.15	32.36	26	30.48	32.39	36	28.66	32.51	26	29.79	32.93	32			
Net occupancy expense	4.54	6.58	17	4.71	6.52	16	4.94	6.48	19	5.36	6.70	26			
Other operating expenses	15.92	22.28	19	13.26	21.20	5	13.95	20.90	5	16.75	22.41	17			
Total non-interest income	26.72	28.83	50	25.19	29.23	51	20.93	28.50	35	21.24	31.08	30			
Fiduciary activities income	1.44	2.09	47	1.38	1.97	48	1.39	2.14	49	1.23	2.38	44			
Service charges on domestic deposit accounts	2.25	3.27	31	2.80	3.88	36	2.63	4.15	32	2.85	4.28	36			
Trading revenue	-0.10	1.28	5	-0.01	1.18	4	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	2.58	2.46	68	2.35	3.54	64	2.25	3.42	58	2.13	3.62	57			
Insurance activities revenue	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81	1.05	0.55	77			
Venture capital revenue	0.09	0.01	91	0.27	0.02	92	0.35	0.02	93	0.05	0.01	88			
Net servicing fees	0.48	0.01	80	0.41	0.28	74	0.32	0.65	49	0.20	0.60	41			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	5.29	3.92	69	2.31	1.86	68	2.39	1.61	71	3.23	1.67	80			
Other non-interest income	13.82	9.65	79	14.77	10.04	77	10.64	9.86	65	10.50	10.77	57			
Overhead less non-interest income	22.88	31.93	25	23.26	31.06	25	26.62	31.46	31	30.66	31.19	43			
Applicable income taxes / Pretax net operating income (tax equivalent)	15.23	18.63	25	18.91	20.56	34	19.68	19.04	51	40.44	32.99	69			
Applicable income tax + TE / Pretax net operating income + TE	19.45	21.18	28	21.55	23.23	34	21.85	21.56	46	43.26	37.95	69			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	14,099,632	13,280,719	12,128,962	11,265,286		6.17	242.42
Commercial and industrial loans	7,111,897	5,984,949	5,216,866	4,084,383		18.83	219.64
Loans to individuals	399,552	306,994	278,700	269,240		30.15	75.57
Loans to depository institutions and acceptances of other banks	0	4,801	4,801	5,162		-100.00	
Agricultural loans	3,569	253	264	699		1310.67	1702.53
Other loans and leases	928,872	309,565	128,105	137,531		200.06	4374.55
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	22,543,522	19,887,281	17,757,698	15,762,301		13.36	242.03
Less: Allowance for loan and lease losses	285,050	94,777	83,575	67,240		200.76	335.64
Net loans and leases	22,258,472	19,792,504	17,674,123	15,695,061		12.46	241.09
Debt securities that reprice or mature in over 1 year	4,275,455	3,381,375	2,415,300	2,135,641		26.44	406.51
Mutual funds and equity securities	25,636	25,135	24,369	24,922		1.99	
Subtotal	26,559,563	23,199,014	20,113,792	17,855,624		14.49	260.38
Interest-bearing bank balances	3,746,012	347,829	516,920	496,911		976.97	1599.47
Federal funds sold and reverse repos	12,141	20,977	1,849	106,132		-42.12	-54.48
Debt securities that reprice or mature within 1 year	339,776	347,616	862,668	400,404		-2.26	177.74
Trading assets	101,602	43,136	0	0		135.54	
Total earning assets	30,759,094	23,958,572	21,495,229	18,859,071		28.38	297.44
Non-interest-bearing cash and due from depository institutions	203,296	157,901	202,924	176,553		28.75	170.78
Premises, fixed assets, and leases	373,669	349,202	265,560	266,014		7.01	379.53
Other real estate owned	8,542	29,487	15,165	27,831		-71.03	68.05
Investment in unconsolidated subsidiaries	379,231	329,134	274,606	255,125		15.22	227.80
Intangible and other assets	3,209,219	2,981,202	2,777,560	2,621,106		7.65	356.91
Total assets	34,932,860	27,805,498	25,031,044	22,205,700		25.63	300.82
Quarterly average assets	34,394,251	27,552,013	24,721,519	21,933,501		24.83	302.00
Average loans and leases (YTD)	21,821,083	18,841,525	16,894,155	12,228,076		15.81	304.92
Memoranda							
Loans held-for-sale	119,021	99,405	50,149	129,185		19.73	148.32
Loans not held-for-sale	22,424,501	19,787,876	17,707,549	15,633,116		13.32	242.71
Real estate loans secured by 1-4 family	3,145,528	3,107,433	2,854,174	2,645,604		1.23	191.25
Commercial real estate loans	10,932,677	10,150,523	9,252,687	8,601,406		7.71	261.63
Construction and land development	2,901,746	2,430,483	2,072,455	1,908,288		19.39	288.09
Multifamily	663,664	631,616	671,156	669,054		5.07	178.33
Nonfarm nonresidential	7,367,267	7,088,424	6,509,076	6,024,064		3.93	261.67
Real estate loans secured by farmland	21,427	22,763	22,101	18,276		-5.87	48.23
Total investment securities	4,640,867	3,754,126	3,302,337	2,560,967		23.62	380.20
U.S. Treasury securities	82,210	72,867	30,300	30,444		12.82	
US agency securities (excluding mortgage-backed securities)	76,403	79,692	70,159	180,801		-4.13	-40.40
Municipal securities	2,471,913	1,903,449	1,423,936	805,374		29.86	1158.49
Mortgage-backed securities	1,689,191	1,463,907	1,310,943	1,263,819		15.39	189.78
Asset-backed securities	177,935	152,972	375,583	157,224		16.32	264.62
Other debt securities	117,579	56,104	67,047	98,383		109.57	1062.65
Mutual funds and equity securities	25,636	25,135	24,369	24,922		1.99	
Available-for-sale securities	3,586,681	3,539,995	3,083,686	2,540,205		1.32	283.58
U.S. Treasury securities	82,210	72,867	30,300	30,444		12.82	
US agency securities (excluding mortgage-backed securities)	76,403	79,692	70,159	180,801		-4.13	-40.40
Municipal securities	1,443,363	1,714,453	1,229,654	784,612		-15.81	774.54
Mortgage-backed securities	1,689,191	1,463,907	1,310,943	1,263,819		15.39	189.78
Asset-backed securities	177,935	152,972	375,583	157,224		16.32	264.62
Other debt securities	117,579	56,104	67,047	98,383		109.57	1062.65
Mutual funds and equity securities	0	0	0	24,922			
Held-to-maturity securities appreciation (depreciation)	37,981	12,221	-1,151	68		210.78	18160.10
Available-for-sale securities appreciation (depreciation)	99,385	89,139	-47,541	1,744		11.49	2181.57
Structured notes, fair value	68,976	16,696	16,455	16,768		313.13	
Pledged securities	1,549,272	1,062,751	1,157,500	1,129,071		45.78	104.91

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	7,392,249	4,795,476	4,309,067	4,381,385		54.15	291.15
NOW, ATS and transaction accounts	5,689,095	3,630,168	3,464,001	2,987,291		56.72	309.42
Time deposits less brokered deposits) < \$250K	-636,536	1,378,494	1,102,059	165,123			
MMDA and other savings accounts	11,099,523	7,813,939	7,607,796	6,548,964		42.05	269.74
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	23,544,331	17,618,077	16,482,923	14,082,763		33.64	265.22
Time deposits of \$250K or more	721,995	849,591	686,757	447,093		-15.02	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	128,164	126,354	104,741	135,262		1.43	62.06
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	200,262	633,472	481,226	557,629		-68.39	-33.25
Other borrowings w/remaining maturity over 1 year	890,665	1,515,488	965,833	765,878		-41.23	291921.31
Brokered deposits < \$250K	3,439,173	1,713,360	1,679,427	1,921,845		100.73	
Noncore funding	5,380,259	4,838,265	3,917,984	3,827,707		11.20	495.00
Trading liabilities	102,919	43,344	0	0		137.45	
Subordinated notes and debentures + trust preferred securities	670,576	749,118	465,168	465,545		-10.48	370.66
Other liabilities	330,041	200,823	198,906	121,610		64.34	396.12
Total liabilities	30,028,126	23,449,627	21,064,981	18,497,625		28.05	297.21
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	0	0	0			
Common stock	75,850	76,564	77,889	77,740		-0.93	85.43
Common surplus	3,028,063	3,064,467	3,127,720	3,115,304		-1.19	260.65
Retained earnings	1,407,723	1,184,183	833,130	519,144		18.88	405.33
Accumulated other comprehensive income	175,849	30,534	-52,105	-4,236		475.91	
Other equity capital components	0	0	-20,694	0			
Total holding company equity capital	4,904,611	4,355,748	3,965,940	3,707,952		12.60	324.42
Noncontrolling (minority) interest in subsidiaries	123	123	123	123		0.00	
Total equity capital, including minority interest	4,904,734	4,355,871	3,966,063	3,708,075		12.60	324.43
Total liabilities and capital	34,932,860	27,805,498	25,031,044	22,205,700		25.63	300.82
Memoranda							
Non-interest-bearing deposits	7,392,249	4,795,476	4,309,067	4,381,386		54.15	291.15
Interest-bearing deposits	20,313,250	15,385,552	14,540,040	12,070,315		32.03	299.75
Total deposits	27,705,499	20,181,028	18,849,107	16,451,701		37.28	297.42
Long-term debt that reprices within 1 year	1,062,913	780,000	481,226	557,629		36.27	254.30
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,355,748	3,965,940	3,707,952	1,496,696			
Accounting restatements	-31,795	0	0	0			
Net income	312,321	400,881	359,440	173,978			
Net sale of new perpetual preferred stock	217,126	0	0	0			
Net sale of new common stock	-37,118	-43,885	12,566	212,226			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	20,695	0			
Changes incident to business combinations	0	0	0	1,850,968			
Less: Dividends declared	56,985	49,828	45,454	35,907			
Change in other comprehensive income	145,314	82,640	-47,869	9,991			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	4,904,611	4,355,748	3,965,940	3,707,952			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	40.36	36.22	53	47.76	37.78	65	48.46	37.19	67	50.73	35.54	76			
Commercial and industrial loans	20.36	13.52	81	21.52	12.02	85	20.84	12.85	81	18.39	12.62	74			
Loans to individuals	1.14	3.40	45	1.10	4.20	37	1.11	4.31	36	1.21	4.47	39			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0.02	0.04	74	0.02	0.05	73	0.02	0.06	71			
Agricultural loans	0.01	0.19	32	0	0.24	27	0	0.30	26	0	0.21	33			
Other loans and leases	2.66	4.63	41	1.11	5.01	15	0.51	5	6	0.62	5.10	10			
Net loans and leases	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63			
Debt securities over 1 year	12.24	15.55	33	12.16	14.60	34	9.65	14.63	25	9.62	14.83	22			
Mutual funds and equity securities	0.07	0.05	73	0.09	0.06	71	0.10	0.06	74	0.11	0.06	72			
Subtotal	76.03	78.16	27	83.43	79.65	47	80.36	79.97	29	80.41	79.31	33			
Interest-bearing bank balances	10.72	7.51	75	1.25	3.06	31	2.07	3.04	49	2.24	3.46	47			
Federal funds sold and reverse repos	0.03	0.82	68	0.08	1.57	65	0.01	1.66	57	0.48	1.81	71			
Debt securities 1 year or less	0.97	1.68	41	1.25	1.91	50	3.45	1.96	78	1.80	1.86	64			
Trading assets	0.29	1.01	48	0.16	1.19	47	0	1.33	15	0	1.34	15			
Total earning assets	88.05	91.05	13	86.16	89.53	14	85.87	89.74	12	84.93	89.84	9			
Non-interest cash and due from depository institutions	0.58	1.07	13	0.57	1.14	15	0.81	1.21	23	0.80	1.22	21			
Other real estate owned															
Other real estate owned	0.02	0.02	68	0.11	0.03	92	0.06	0.04	71	0.13	0.05	85			
All other assets	11.37	7.82	89	13.27	9.27	88	13.32	8.98	89	14.28	8.86	92			
Memoranda															
Short-term investments	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58	4.52	8.69	44			
U.S. Treasury securities	0.24	0.84	60	0.26	1.03	56	0.12	1.04	46	0.14	1.02	46			
US agency securities (excluding mortgage-backed securities)	0.22	0.63	45	0.29	0.54	50	0.28	0.69	54	0.81	0.75	66			
Municipal securities	7.08	1.69	93	6.85	1.34	95	5.69	1.62	91	3.63	1.60	78			
Mortgage-backed securities	4.84	11.75	15	5.26	11.44	16	5.24	11.13	17	5.69	11.06	23			
Asset-backed securities	0.51	0.32	76	0.55	0.28	76	1.50	0.33	89	0.71	0.30	78			
Other debt securities	0.34	0.42	59	0.20	0.39	57	0.27	0.41	63	0.44	0.38	70			
Loans held-for-sale	0.34	0.52	49	0.36	0.39	61	0.20	0.30	54	0.58	0.33	77			
Loans held for investment	64.19	61.72	48	71.17	63.50	65	70.74	63.93	59	70.40	62.63	62			
Real estate loans secured by 1-4 family	9	11.91	36	11.18	13.29	38	11.40	13.46	40	11.91	13.44	41			
Revolving	2.71	1.66	71	3.61	2.07	75	4.28	2.27	79	5.04	2.40	84			
Closed-end, secured by first liens	6.22	9.81	33	7.47	10.69	34	7.03	10.57	32	6.75	10.35	34			
Closed-end, secured by junior liens	0.07	0.22	30	0.09	0.28	34	0.10	0.31	30	0.13	0.34	33			
Commercial real estate loans	31.30	22.22	68	36.51	22.23	84	36.96	21.58	84	38.74	19.88	91			
Construction and land development	8.31	3.40	91	8.74	3.44	92	8.28	3.51	91	8.59	3.25	93			
Multifamily	1.90	3.12	38	2.27	3.01	46	2.68	2.72	57	3.01	2.54	66			
Nonfarm nonresidential	21.09	14.72	71	25.49	14.69	82	26	14.44	84	27.13	13.30	92			
Real estate loans secured by farmland	0.06	0.33	45	0.08	0.36	51	0.09	0.41	52	0.08	0.32	51			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.54	57.15	52	66.78	57.46	57	68.30	56.49	64	71.47	54.84	74			
Real estate loans secured by 1-4 family	13.95	19.43	32	15.63	20.75	30	16.07	21.10	26	16.78	21.45	29			
Revolving	4.21	2.64	72	5.05	3.15	75	6.03	3.50	78	7.10	3.77	83			
Closed-end	9.75	16.59	27	10.57	17.39	25	10.04	17.39	21	9.69	17.41	22			
Commercial real estate loans	48.50	34.63	76	51.04	33.52	84	52.11	32.14	86	54.57	29.99	92			
Construction and land development	12.87	5.26	93	12.22	5.09	92	11.67	5.20	88	12.11	4.90	96			
1-4 family	2.28	0.93	81	2.91	0.94	88	3.05	1.02	88	2.82	0.89	87			
Other	10.59	4.19	95	9.31	4.02	91	8.62	4.05	88	9.28	3.90	93			
Multifamily	2.94	4.96	37	3.18	4.69	42	3.78	4.10	55	4.24	3.84	64			
Nonfarm nonresidential	32.68	22.93	73	35.64	22.15	80	36.65	21.40	89	38.22	20.03	93			
Owner-occupied	12.43	7.68	78	13.42	7.72	84	14.94	8.03	87	15.61	7.58	91			
Other	20.25	14.95	68	22.22	14.34	77	21.71	13.38	82	22.61	12.45	86			
Real estate loans secured by farmland	0.10	0.54	44	0.11	0.55	49	0.12	0.63	51	0.12	0.51	51			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0.02	0.11	72	0.03	0.12	71	0.03	0.17	70			
Commercial and industrial loans	31.55	22.17	82	30.09	19.53	84	29.38	20.32	78	25.91	20.53	67			
Loans to individuals	1.77	6.13	44	1.54	7.13	34	1.57	7.36	31	1.71	7.61	36			
Credit card loans	0.17	0.65	64	0.22	0.81	60	0.25	1.02	60	0.24	1.12	55			
Agricultural loans	0.02	0.32	33	0	0.37	26	0	0.46	26	0	0.33	31			
Other loans and leases	4.12	9.09	41	1.56	9.85	14	0.72	9.66	6	0.87	10.32	11			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	467.62	381.27	63	550.15	391.26	76	575.44	379.80	79	628.45	366.85	93			
Real estate loans secured by 1-4 family	104.32	125.03	41	128.72	138.18	46	135.41	137.84	49	147.59	138.55	52			
Revolving	31.45	17.42	74	41.64	21.26	79	50.80	23.33	86	62.42	25.05	89			
Closed-end	72.88	106.14	34	87.09	115.20	38	84.61	112.79	37	85.16	111.69	40			
Commercial real estate loans	362.58	234.65	82	420.48	229.44	91	438.98	219.72	92	479.84	204.45	96			
Construction and land development	96.24	35.62	93	100.68	34.95	94	98.32	35.36	95	106.46	32.91	98			
1-4 family	17.07	6.34	82	23.96	6.61	91	25.68	7.04	94	24.83	6.16	93			
Other	79.16	28.16	95	76.72	27.32	95	72.65	27.26	95	81.63	26.01	96			
Multifamily	22.01	32.74	40	26.16	31.04	49	31.84	27.85	68	37.32	25.95	77			
Nonfarm nonresidential	244.34	155.06	82	293.64	152.10	92	308.81	147.22	94	336.06	137.03	98			
Owner-occupied	92.94	52.37	80	110.59	53.07	87	125.89	54.89	92	137.23	51.62	94			
Other	151.40	100.54	71	183.04	97.41	87	182.93	91.80	88	198.82	84.09	91			
Real estate loans secured by farmland	0.71	3.44	45	0.94	3.60	50	1.05	4.02	54	1.02	3.31	55			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0.20	0.44	75	0.23	0.54	76	0.29	0.68	74			
Commercial and industrial loans	235.87	139.91	90	247.93	122.02	92	247.51	128.82	90	227.85	126.55	87			
Loans to individuals	13.25	37.47	46	12.72	43.51	41	13.22	42.67	40	15.02	44.83	44			
Credit card loans	1.25	3.30	66	1.79	4.34	65	2.11	5.31	65	2.12	5.73	60			
Agricultural loans	0.12	1.88	35	0.01	2.18	26	0.01	2.72	27	0.04	1.88	36			
Other loans and leases	30.81	49.54	45	12.82	52.44	16	6.08	51.79	7	7.67	52.78	12			
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.17	27.32	79	39.21	26.45	82	38.03	24.79	81	40.46	23.09	88			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	285.41	183.76	84	323.06	178.57	87	320.41	167.93	88	355.77	156.17	94			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	378.35	240.85	83	433.65	236.10	91	446.30	225.98	93	493	210.40	96			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58	4.52	8.69	44			
Liquid assets	16.81	26.22	23	7.74	22.44	4	8.52	22.72	3	10.15	24.04	7			
Investment securities	13.29	17.85	31	13.50	16.99	37	13.19	17.27	35	11.53	17.35	22			
Net loans and leases	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59	70.68	62.73	63			
Net loans, leases and standby letters of credit	64.28	62.48	45	71.91	64.84	65	71.32	65.07	57	71.33	63.89	63			
Core deposits	67.40	70.67	28	63.36	63.09	37	65.85	62.13	47	63.42	61.26	44			
Noncore funding	15.40	14.13	66	17.40	19.36	57	15.65	21.34	45	17.24	22.32	45			
Time deposits of \$250K or more	2.07	2.11	54	3.06	2.94	57	2.74	2.89	52	2.01	2.57	44			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.37	1.47	37	0.45	1.94	38	0.42	1.97	31	0.61	2.23	33			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0.33	0.54	51	0.38	0.48	51	0.41	0.54	44	0.13	0.73	34			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.57	1.24	48	2.28	3.01	46	1.92	3.67	35	2.51	3.96	44			
Earning assets that reprice within 1 year	38.88	39.38	47	42.49	39.29	59	44.05	40.29	65	43.96	41.61	60			
Interest-bearing liabilities that reprice within 1 year	8.04	8.20	64	11.95	10.19	70	9.82	10.01	56	8.33	8.46	60			
Long-term debt that reprices within 1 year	3.04	0.47	90	2.81	0.96	84	1.92	1.34	73	2.51	1.58	74			
Net assets that reprice within 1 year	27.79	29.11	43	27.73	26.63	51	32.31	27.38	58	33.11	29.77	54			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41	15.79	17.03	52			
Net short-term noncore funding dependence	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43	9.99	4.83	64			
Short-term investment / Short-term noncore funding	102.83	184.19	32	23.29	77.77	32	55.85	66.46	57	35.98	74.86	40			
Liquid assets - short-term noncore funding / Nonliquid assets	6.50	28.18	19	-3.60	16.97	12	-1.49	16.04	20	-2.68	18.16	17			
Net loans and leases / Total deposits	80.34	79.43	54	98.07	90.31	75	93.77	90.08	58	95.40	90.14	65			
Net loans and leases / Core deposits	94.54	88.34	70	112.34	103.93	72	107.23	105	62	111.45	105.65	65			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.35	1.57	53	0.53	0.72	50	-0.06	-0.82	65	0	-0.31	70			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.54	4.31	51	3.84	1.36	91	-2.35	-1.98	41	0.10	-0.77	77			
Structured notes appreciation (depreciation) / Tier 1 capital	0.05	0.02	78	0.01	0	65	0	-0.05	47	0.01	-0.08	87			
Percent of Investment Securities															
Held-to-maturity securities	22.16	11.38	73	5.03	12.67	51	5.88	16.19	37	0.81	15.76	33			
Available-for-sale securities	77.28	87.23	25	94.30	85.40	51	93.38	81.88	64	99.19	84.24	66			
U.S. Treasury securities	1.77	4.72	61	1.94	6.15	52	0.92	6.99	47	1.19	6.96	46			
US agency securities (excluding mortgage-backed securities)	1.65	4.01	48	2.12	3.49	52	2.12	4.02	54	7.06	4.42	71			
Municipal securities	53.26	9.83	96	50.70	7.75	98	43.12	9.16	96	31.45	9.31	90			
Mortgage-backed securities	36.40	66.64	10	38.99	67.43	13	39.70	65.45	16	49.35	65.34	25			
Asset-backed securities	3.83	1.91	75	4.07	1.66	78	11.37	2.05	89	6.14	1.74	83			
Other debt securities	2.53	3.01	60	1.49	2.94	57	2.03	2.79	61	3.84	2.57	73			
Mutual funds and equity securities	0.55	0.35	71	0.67	0.40	72	0.74	0.42	70	0.97	0.51	78			
Debt securities 1 year or less	7.32	10.55	47	9.26	11.86	55	26.12	11.91	85	15.63	11.79	68			
Debt securities 1 to 5 years	2.50	17.03	17	2.19	17.94	16	5.32	19.18	27	7.23	18.80	32			
Debt securities over 5 years	89.62	69.86	76	87.88	66.02	76	67.82	64.73	43	76.17	64.73	57			
Pledged securities	33.38	35.67	45	28.31	30.57	50	35.05	33.30	55	44.09	34.58	65			
Structured notes, fair value	1.49	0.02	96	0.44	0.03	92	0.50	0.04	92	0.65	0.03	92			
Percent Change from Prior Like Quarter															
Short-term investments	472	183.32	87	-48.14	26.69	3	37.67	6.77	84	223.47	19.19	96			
Investment securities	23.62	23.62	61	13.68	11.75	66	28.95	9.42	82	93.46	8.45	96			
Core deposits	33.64	26.88	78	6.89	11.23	46	17.04	7.29	83	73.45	12.19	98			
Noncore funding	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37	238.07	5.59	99			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	9,496,870	7,938,341	6,921,688	6,165,302	
Commit: Secured commercial real estate loans	3,308,453	3,086,298	2,422,695	2,433,156	
Commit: Unsecured real estate loans	329,510	327,548	105,742	163,050	
Credit card lines (reported semiannually, June/Dec)	983,173	724,063	542,585	376,876	
Securities underwriting	0	0	0	0	
Standby letters of credit	195,736	203,578	177,476	143,685	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	250,432	116,128	72,320	121,253	
Written options contracts (interest rate)	379,864	161,059	142,003	164,398	
Purchased options contracts (interest rate)	1,611,028	2,872,253	83,565	82,000	
Interest rate swaps	3,751,514	3,933,160	3,984,087	1,719,167	
Futures and forward foreign exchange	0	264	195	301	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.19	22.01	75	28.55	23.52	71	27.65	24.05	68	27.76	24.03	67			
Standby letters of credit	0.56	0.71	55	0.73	0.84	57	0.71	0.92	51	0.65	0.96	48			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	17.16	48.62	44	25.47	68.47	57	17.11	65.81	49	9.40	75.35	31			
Interest rate contracts	17.16	34.36	45	25.47	47.31	58	17.11	43.84	51	9.40	53.66	34			
Interest rate futures and forward contracts	0.72	6.21	49	0.42	10.67	48	0.29	11.40	50	0.55	13.82	55			
Written options contracts (interest rate)	1.09	2.18	54	0.58	2.47	53	0.57	2.16	56	0.74	2.60	59			
Purchased options contracts (interest rate)	4.61	1.46	87	10.33	2.65	88	0.33	2.32	59	0.37	2.37	55			
Interest rate swaps	10.74	20.83	41	14.15	28.86	48	15.92	26.74	58	7.74	25.60	33			
Foreign exchange contracts	0	6.01	25	0	10.12	46	0	10.92	43	0	9.40	36			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	47	0	5.22	46	0	4.53	39			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	43.52	42.82	67	42.13	45.53	65	40.97	44.93	63	50.42	46.60	66			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	5,992,838	7,082,864	4,282,170	2,087,119	
Interest rate contracts	5,992,838	7,082,600	4,281,975	2,086,818	
Foreign exchange contracts	0	264	195	301	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	250,432	116,392	72,515	121,554	
Written options	379,864	161,059	142,003	164,398	
Exchange-traded	0	0	0	0	
Over-the-counter	379,864	161,059	142,003	164,398	
Purchased options	1,611,028	2,872,253	83,565	82,000	
Exchange-traded	0	0	0	0	
Over-the-counter	1,611,028	2,872,253	83,565	82,000	
Swaps	3,751,514	3,933,160	3,984,087	1,719,167	
Held for trading					
Interest rate contracts	3,264,639	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	2,728,199	7,082,864	4,282,170	2,087,119	
Foreign exchange contracts	0	264	195	301	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	5,612,974	6,921,805	4,140,166	1,922,721	
Over 1 year to 5 years	348,673	1,036,096	609,578	184,783	
Over 5 years	3,205,423	4,103,513	2,018,646	678,630	
	2,058,878	1,782,196	1,511,942	1,059,308	
Gross negative fair value (absolute value)					
	181,150	85,869	50,870	18,850	
Gross positive fair value					
Held for trading	251,437	133,299	27,345	14,589	
Non-traded	107,010	44,873	0	0	
	144,427	88,426	27,345	14,589	
Current credit exposure on risk-based capital derivative contracts	233,165	131,388	23,925	8,771	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	60	100	92.91	61	99.99	92.20	69			
Foreign exchange contracts	0	3.49	25	0	3.20	44	0	3.39	42	0.01	3.53	37			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards															
Written options	6.34	8.18	56	2.27	5.91	43	3.32	6.60	49	7.88	6.68	68			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	6.34	7.73	57	2.27	5.10	45	3.32	5.49	52	7.88	5.27	74			
Purchased options	26.88	3.42	98	40.55	4.42	97	1.95	4.19	54	3.93	4.73	59			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	26.88	2.86	98	40.55	3.35	97	1.95	3.20	59	3.93	3.32	63			
Swaps	62.60	68.76	36	55.53	69.75	27	93.04	70.34	67	82.37	68.94	59			
Held for trading															
Interest rate contracts	54.48	43.53	50	0	44.16	18	0	46.31	18	0	46.32	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded															
Interest rate contracts	45.52	56.47	50	100	55.84	81	100	53.69	81	100	53.68	82			
Foreign exchange contracts	0	0.46	34	0	0.34	67	0	0.57	65	0.01	0.60	63			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	5.82	32.05	23	14.63	32.17	40	14.24	32.51	41	8.85	31.96	27			
Over 1 year to 5 years	53.49	27.06	90	57.94	30.45	86	47.14	31.16	76	32.52	31.85	50			
Over 5 years	34.36	29.56	56	25.16	28.09	51	35.31	28.71	59	50.75	29.43	72			
Gross negative fair value (absolute value)	3.02	1.55	78	1.21	0.83	71	1.19	0.72	83	0.90	0.69	68			
Gross positive fair value	4.20	2.23	94	1.88	1.19	79	0.64	0.85	33	0.70	0.71	50			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.07	72	0.04	0.06	72	0.03	0.06	66	0.01	0.06	45			
Gross positive fair value (X)	0.09	0.09	65	0.06	0.07	71	0.01	0.06	46	0.01	0.06	38			
Held for trading (X)	0.04	0.07	53	0.02	0.06	54	0	0.05	19	0	0.05	18			
Non-traded (X)	0.05	0.02	87	0.04	0.01	91	0.01	0.01	78	0.01	0.01	75			
Current credit exposure (X)	0.08	0.06	69	0.06	0.05	73	0.01	0.04	54	0.01	0.04	41			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.90	0.85	63	0.55	0.73	70	0.11	0.53	50	0.05	0.53	35			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	94,777	83,575	67,240	58,980	
Gross losses	49,333	28,468	30,400	22,047	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	9,962	12,386	12,358	6,642	
Net losses	39,371	16,082	18,042	15,405	
Provision for loan and lease losses	191,542	27,284	34,377	23,665	
Adjustments	38,102	0	0	0	
Ending balance	285,050	94,777	83,575	67,240	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60	0.14	0.16	55			
Provision for loan and lease losses / Average loans and leases	0.88	0.82	61	0.14	0.24	39	0.20	0.24	58	0.19	0.28	46			
Provision for loan and lease losses / Net loan and lease losses	486.51	487.86	66	169.66	130.58	78	190.54	134.68	82	153.62	143.18	73			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15	0.43	0.98	12			
Allowance for loan and lease losses / Total loans and leases	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15	0.43	0.96	12			
Allowance for loan and lease losses / Net loans and leases losses (X)	7.24	11.58	51	5.89	8.03	58	4.63	7.54	47	4.36	8.39	45			
Allowance for loan and lease losses / Nonaccrual assets	386.06	299.17	73	153.85	218.72	48	95.15	214.03	18	117.03	178.03	28			
ALLL / 90+ days past due + nonaccrual loans and leases	374.09	244.34	77	149.92	151.73	60	93.49	160.51	28	109.17	136.22	44			
Gross loan and lease losses / Average loans and leases	0.23	0.34	45	0.15	0.28	34	0.18	0.30	40	0.18	0.33	37			
Recoveries / Average loans and leases	0.05	0.07	35	0.07	0.08	50	0.07	0.09	47	0.05	0.09	33			
Net losses / Average loans and leases	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40	0.13	0.24	40			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	34.99	33.98	61	40.74	36.22	69	56.05	41.30	78	21.35	33.49	28			
Earnings coverage of net loan and lease losses (X)	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71	20.88	19.67	66			

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	45	-0.01	0.01	16	-0.02	0.02	21	-0.01	0.02	20			
Real estate loans secured by 1-4 family	0.06	0.01	89	-0.02	0.01	19	-0.04	0.01	13	0	0.03	22			
Revolving	0.05	0.01	75	-0.02	0.02	23	-0.02	0.03	21	0.07	0.09	51			
Closed-end	0.07	0	88	-0.01	0	21	-0.05	0.01	11	-0.05	0.02	6			
Commercial real estate loans	0.01	0.07	31	-0.01	0.01	12	-0.01	0.01	25	-0.01	0.01	25			
Construction and land development	-0.01	0	36	-0.03	-0.01	25	-0.09	-0.03	19	-0.05	-0.02	24			
1-4 family	0	0	59	0	0	20	0	-0.01	88	0	0	39			
Other	-0.01	0	31	-0.03	-0.01	22	-0.09	-0.02	13	-0.05	-0.01	19			
Multifamily	-0.04	0	4	-0.14	0	1	0	0	29	0	-0.01	38			
Nonfarm nonresidential	0.02	0.11	32	0	0.02	51	0.01	0.02	59	0	0.03	35			
Owner-occupied	0.02	0.02	67	0.01	0.01	68	0.02	0.01	73	0	0.01	27			
Other	0	0.08	10	0	0.01	26	0	0.01	29	0	0.01	54			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.48	0.47	60	0.21	0.37	39	0.19	0.31	48	0.07	0.39	21			
Loans to individuals	0.61	1.13	38	1.64	1.17	71	3.54	1.16	92	4.91	1.25	94			
Credit card loans	3.54	2.92	62	5.07	3.11	85	3.90	2.92	73	11.45	2.92	98			
Agricultural loans	-0.06	0.19	7	-3.16	0.08	2	-1.89	0.15	1	0	0.18	31			
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0				
Other loans and leases	0	0.15	40	0	0.15	32	-0.03	0.14	4	0.22	0.15	72			

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	40,547	34,348	58,979	56,019	
90+ days past due loans and leases	2,362	1,615	1,558	4,138	
Nonaccrual loans and leases	73,836	61,605	87,834	57,455	
Total past due and nonaccrual loans and leases	116,745	97,568	148,371	117,612	
Restructured 30-89 days past due					
Restructured 30-89 days past due	0	9	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	6,561	8,269	8,759	12,275	
Total restructured loans and leases	6,561	8,278	8,759	12,275	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	2,494	4,841	5,899	6,612	
Other real estate owned	8,542	29,487	15,165	27,831	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42			
90+ days past due loans and leases	0.01	0.12	34	0.01	0.15	26	0.01	0.17	25	0.03	0.20	33			
Nonaccrual loans and leases	0.33	0.66	19	0.31	0.51	30	0.49	0.54	48	0.36	0.63	24			
90+ days past due and nonaccrual loans and leases	0.34	0.85	13	0.32	0.71	19	0.50	0.75	32	0.39	0.88	16			
30-89 days past due restructured															
30-89 days past due restructured	0	0.01	16	0	0.01	26	0	0.02	12	0	0.02	13			
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25			
Nonaccrual restructured	0.03	0.13	22	0.04	0.14	28	0.05	0.16	22	0.08	0.20	29			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.18	0.40	25	0.17	0.43	19	0.33	0.44	40	0.36	0.47	42			
90+ days past due assets	0.01	0.12	33	0.01	0.15	22	0.01	0.18	22	0.03	0.20	33			
Nonaccrual assets	0.33	0.67	19	0.31	0.53	30	0.49	0.57	47	0.36	0.64	24			
30+ days past due and nonaccrual assets	0.52	1.29	13	0.49	1.19	10	0.84	1.26	32	0.75	1.39	21			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.52	19	0.23	0.44	21	0.36	0.48	37	0.28	0.54	22			
90+ days past due and nonaccrual assets + other real estate owned	0.24	0.55	19	0.33	0.48	38	0.42	0.52	40	0.40	0.59	26			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.60	15	0.35	0.53	27	0.44	0.60	35	0.41	0.72	22			
Allowance for loan and lease losses	29.77	66.66	17	101.23	115.41	50	130.30	118.28	63	136.67	129.01	60			
Equity capital + allowance for loan and lease losses	1.64	4.97	12	2.16	4.28	25	2.69	4.79	26	2.43	5.78	16			
Tier 1 capital + allowance for loan and lease losses	2.75	6.05	19	3.97	5.65	37	5.17	6.16	45	5.13	7.35	30			
Loans and leases + other real estate owned	0.38	0.97	11	0.48	0.85	22	0.61	0.96	28	0.58	1.15	17			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.11	0.39	17	0.16	0.38	21	0.28	0.42	37	0.38	0.44	50			
90+ days past due	0	0.16	32	0	0.16	31	0	0.22	12	0.01	0.26	34			
Nonaccrual	0.28	0.76	15	0.34	0.46	44	0.53	0.57	54	0.36	0.69	27			
Commercial and industrial															
30–89 days past due	0.31	0.23	74	0.16	0.31	34	0.39	0.30	72	0.18	0.32	37			
90+ days past due	0.03	0.03	63	0.02	0.05	49	0.02	0.05	57	0.03	0.05	60			
Nonaccrual	0.48	0.75	40	0.26	0.83	20	0.44	0.76	41	0.42	0.93	32			
Individuals															
30–89 days past due	0.27	0.83	19	0.71	0.83	42	1.18	0.84	70	2.34	0.97	91			
90+ days past due	0.08	0.14	54	0.16	0.17	67	0.17	0.16	71	0.47	0.19	80			
Nonaccrual	0	0.28	20	0.05	0.17	38	0.35	0.23	72	0.02	0.24	22			
Depository institution loans															
30–89 days past due		0		0	0	47	0	0	47	0	0	46			
90+ days past due		0		0	0	49	0	0	47	0	0.05	44			
Nonaccrual		0		0	0	48	0	0	48	0	0	47			
Agricultural															
30–89 days past due	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
Nonaccrual	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.28	0.18	74	0.33	0.20	72	0.84	0.17	94	0.04	0.20	44			
90+ days past due	0	0.01	33	0	0.01	30	0.11	0.01	94	0.04	0.02	79			
Nonaccrual	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.21	0.65	19	0.28	0.67	19	0.61	0.71	54	0.56	0.74	42			
	90+ days past due	0.01	0.33	40	0.01	0.31	35	0	0.46	14	0.05	0.49	43			
	Nonaccrual	0.70	0.89	50	0.79	0.73	62	0.91	0.86	62	0.68	0.97	43			
Revolving	30-89 days past due	0.13	0.48	18	0.31	0.45	33	0.85	0.50	81	0.45	0.61	36			
	90+ days past due	0	0.03	30	0	0.05	55	0	0.05	25	0	0.07	22			
	Nonaccrual	0.43	1.13	33	0.53	1	42	0.30	1.17	22	0.37	1.17	30			
Closed-end	30-89 days past due	0.25	0.65	24	0.26	0.70	21	0.46	0.75	37	0.64	0.79	43			
	90+ days past due	0.01	0.38	43	0.01	0.35	39	0	0.53	16	0.08	0.57	52			
	Nonaccrual	0.82	0.87	56	0.91	0.70	71	1.28	0.84	77	0.90	0.96	56			
Junior lien	30-89 days past due	0	0.02	20	0	0.02	24	0	0.03	24	0.06	0.03	78			
	90+ days past due	0.01	0	91	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.02	0.04	35	0.04	0.04	53	0.05	0.06	61	0.08	0.07	63			
Commercial real estate	30-89 days past due	0.07	0.26	33	0.13	0.18	47	0.17	0.17	56	0.32	0.18	76			
	90+ days past due	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	38			
	Nonaccrual	0.16	0.62	15	0.21	0.23	54	0.39	0.28	72	0.26	0.34	43			
Construction and development	30-89 days past due	0.02	0.28	31	0.09	0.28	46	0.21	0.21	62	0.22	0.23	61			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0.01	0.03	54			
	Nonaccrual	0.07	0.41	40	0.09	0.20	52	0.16	0.19	61	0.31	0.24	72			
1-4 family	30-89 days past due	0.02	0.03	62	0.04	0.06	62	0.08	0.06	69	0.18	0.07	79			
	90+ days past due	0	0	42	0	0	41	0	0	43	0.01	0	84			
	Nonaccrual	0	0.03	27	0	0.02	30	0.07	0.02	83	0	0.03	28			
Other	30-89 days past due	0	0.22	31	0.05	0.20	50	0.13	0.13	66	0.03	0.13	45			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	60			
	Nonaccrual	0.07	0.35	46	0.09	0.17	61	0.09	0.15	56	0.31	0.18	77			
Multifamily	30-89 days past due	0.04	0.09	56	0.13	0.08	76	0.11	0.10	67	0.06	0.07	67			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0.03	0.05	55	0.49	0.08	94	0.49	0.10	94			
Nonfarm non-residential	30-89 days past due	0.10	0.23	44	0.15	0.14	54	0.17	0.17	54	0.38	0.17	82			
	90+ days past due	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	40			
	Nonaccrual	0.21	0.80	17	0.26	0.28	53	0.45	0.30	70	0.21	0.38	35			
Owner Occupied	30-89 days past due	0.01	0.07	32	0.06	0.07	55	0.16	0.09	71	0.11	0.07	69			
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	49			
	Nonaccrual	0.14	0.27	32	0.16	0.16	58	0.26	0.17	71	0.21	0.21	54			
Other	30-89 days past due	0.09	0.14	58	0.08	0.07	69	0.01	0.07	33	0.27	0.09	85			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.07	0.44	21	0.10	0.10	58	0.19	0.13	71	0.01	0.14	18			
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	4.24	0.25	97	0.12	0.27	55			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0.44	1.13	50	0.59	0.84	56	9.02	1.23	93	1.24	1.07	62			
Credit card	30-89 days past due	1.23	0.95	70	1.32	1.19	58	1.28	1.22	49	1.14	1.08	49			
	90+ days past due	0.81	0.63	59	1.12	0.78	64	1.04	0.73	60	1.33	0.75	79			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,103,913	3,141,030	3,184,915	3,193,043	
Retained earnings	1,481,093	1,184,183	833,130	519,144	
Accumulated other comprehensive income (AOCI)	175,849	30,534	-52,105	-4,236	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	4,760,855	4,355,747	3,965,940	3,707,951	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,998,714	2,006,101	1,993,975	1,986,969	
Accumulated other comprehensive income-related adjustments	175,849	30,535	-52,105	-4,236	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	2,586,292	2,319,111	2,024,070	1,725,218	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	2,586,292	2,319,111	2,024,070	1,725,218	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	217,126	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	
Additional tier 1 capital before deductions	217,249	123	123	123	
Less: Additional tier 1 capital deductions	0	0	0	18	
Additional tier 1 capital	217,249	123	123	105	
Tier 1 Capital	2,803,541	2,319,234	2,024,193	1,725,323	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	653,000	743,000	469,511	470,534	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	221,864	97,141	86,439	70,304	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	874,864	840,141	555,950	540,838	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	874,864	840,141	555,950	540,838	
Exited advanced approach tier 2 capital					
Total capital	3,678,405	3,159,375	2,580,143	2,266,161	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	34,467,621	27,552,013	24,721,519	21,933,501	
Less: Deductions from common equity tier 1 capital	1,998,714	2,006,101	1,993,975	1,986,969	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	32,468,907	25,545,912	22,727,544	19,946,532	
Total risk-weighted assets	25,791,896	23,911,069	21,137,717	18,812,656	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	10.03	12.35	17	9.70	12.11	14	9.58	12.09	8	9.17	12.16	5			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.87	13.08	14	9.70	12.78	3	9.58	12.85	3	9.17	12.95	1			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.26	15.23	38	13.21	14.36	35	12.21	14.45	10	12.05	14.63	11			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22	8.65	9.53	25			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	10,055	9,344	9,332	7,405		7.61	108.44
Other insurance activities income	10,055	9,344	9,332	7,405		7.61	108.44
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	743,900	652,709	525,668	415,940		13.97	510.16

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53			2.52				
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Insurance activities revenue / Adjusted operating income	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81	1.05	0.55	77			
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04				
Other premium income / Total premium income		61.77			65.09			55.46			56.96				
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Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33				
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.09	11.03	95	27.04	11.51	96	24.94	10.22	96	23.20	9.84	90			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			79			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	65			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	82,064	39,049	4,727	5,321	
Real estate loans	3,258	4,926	4,727	5,321	
Commercial and industrial loans	78,806	34,123	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	82,064	39,049	4,727	5,321	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	110.16	-2.40	95	726.08	22.48	94	-11.16	7.24	26		21.19				
Total selected assets	110.16	2.04	94	726.08	12.40	95	-11.16	3.24	25		21.86				
Deposits		3.46			10.36			5			-0.77				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	3.60	4.58	6.61	3.01	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	119,065	113,982	83,090	63,100		4.46	525.41
Dividends	119,065	113,982	83,090	63,100		4.46	525.41
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	3,725	2,545	1,213	297		46.37	1673.81
Dividends	119	178	169	101		-33.15	91.94
Interest	3,606	2,367	1,044	196		52.34	2336.49
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	122,790	116,527	84,303	63,397		5.37	537.94
Securities gains (losses)	0	0	0	0			
Other operating income	22,842	25,416	13,997	10,506		-10.13	
Total operating income	145,632	141,943	98,300	73,903		2.60	661.83
Operating Expenses							
Personnel expenses	18,737	21,225	17,637	16,629		-11.72	155.20
Interest expense	19,798	12,227	11,820	9,856		61.92	8899.09
Other expenses	6,985	7,696	7,193	8,076		-9.24	141.78
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	45,520	41,148	36,650	34,561		10.63	335.56
Income (loss) before taxes	100,112	100,795	61,650	39,342		-0.68	1055.36
Applicable income taxes (credit)	-5,370	-4,458	-8,570	-12,748			
Extraordinary items				0			
Income before undistributed income of subsidiaries	105,482	105,253	70,220	52,090		0.22	725.11
Equity in undistributed income of subsidiaries	206,838	295,628	289,220	121,889		-30.03	150.03
Bank subsidiaries	205,327	294,354	288,728	121,341		-30.24	151.82
Nonbank subsidiaries	1,511	1,274	492	548		18.60	27.08
Subsidiary holding companies	0	0	0	0			
Net income (loss)	312,320	400,881	359,440	173,979		-22.09	227.01
Memoranda							
Bank net income	324,392	408,336	371,818	184,441		-20.56	222.54
Nonbank net income	1,630	1,452	661	649		12.26	30.30
Subsidiary holding companys' net income	0	0	0	0			

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,972,160	91.20	4,653,310	93.33	4,096,348	94.69	3,855,483		6.85	319.67
Common and preferred stock	4,972,160	91.20	4,653,310	93.33	4,096,348	94.69	3,855,483		6.85	319.67
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	126,763	2.32	109,271	2.19	90,152	2.08	79,277		16.01	609.64
Common and preferred stock	126,763	2.32	109,271	2.19	90,152	2.08	79,277		16.01	609.64
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	275,806	5.06	182,035	3.65	93,511	2.16	64,427		51.51	1174.28
Cash and due from unrelated depository institution	82	0	56	0	532	0.01	425		46.43	-14.58
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0			
Intangible assets	20,139	0.37	20,139	0.40	20,139	0.47	20,139		0.00	
Other assets	57,228	1.05	21,160	0.42	25,562	0.59	29,401		170.45	262.71
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	5,452,178	100.00	4,985,971	100.00	4,326,244	100.00	4,049,152		9.35	340.13
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	19,963	0.46	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	415,639	7.62	495,142	9.93	212,534	4.91	213,807		-16.06	
Other liabilities	6,281	0.12	7,462	0.15	3,150	0.07	3,357		-15.83	830.52
Balance due to subsidiaries and related institutions	125,648	2.30	127,619	2.56	124,657	2.88	124,035		-1.54	52.32
Total liabilities	547,568	10.04	630,223	12.64	360,304	8.33	341,199		-13.12	558.43
Equity Capital	4,904,610	89.96	4,355,748	87.36	3,965,940	91.67	3,707,953		12.60	324.42
Perpetual preferred stock (income surplus)	217,126	3.98	0	0	0	0	0			
Common stock	75,850	1.39	76,564	1.54	77,889	1.80	77,740		-0.93	85.43
Common surplus	3,028,062	55.54	3,064,467	61.46	3,127,720	72.30	3,115,304		-1.19	260.65
Retained earnings	1,407,723	25.82	1,184,183	23.75	833,130	19.26	519,145		18.88	405.33
Accumulated other comprehensive income	175,849	3.23	30,534	0.61	-52,105	-1.20	-4,236		475.91	
Other equity capital components	0	0	0	0	-20,694	-0.48	0			
Total liabilities and equity capital	5,452,178	100.00	4,985,971	100.00	4,326,244	100.00	4,049,152		9.35	340.13
Memoranda										
Loans and advances from bank subsidiaries	0	0	2,460	0.05	0	0	24		-100.00	-100.00
Loans and advances from nonbank subsidiaries	125,648	2.30	125,159	2.51	124,657	2.88	124,011		0.39	52.34
Notes payable to subsidiaries that issued TPS	121,653	2.23	121,157	2.43	120,662	2.79	124,011		0.41	52.07
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	2,080	0.05	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

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Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.89	7.29	41	9.84	9.68	53	10.70	10.40	54	6.53	7.61	36			
Bank net income / Average equity investment in banks	6.78	7.45	38	9.36	10.51	43	9.39	11.19	34	6.20	8.74	27			
Nonbank net income / Average equity investment in nonbanks	1.39	9.75	29	1.46	7.89	27	0.79	7.10	29	0.88	4.73	33			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	103.87	88.16	60	101.86	82.22	46	103.44	82.56	55	106.01	80.64	71			
Nonbank net income / Parent net income	0.52	3.59	45	0.36	5.93	41	0.18	3.78	42	0.37	7.76	45			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	11.16	20.06	42	14.47	20.43	58	9.08	20.88	40	9.20	19.94	39			
Total debt / Equity capital	8.47	14.41	49	11.37	14.31	63	5.86	14.69	47	5.77	13.95	46			
Total debt + notes payable to subs that issued TPS / Equity capital	10.95	16.67	47	14.15	16.36	65	8.90	17.10	47	9.11	16.10	47			
Total debt + Loans guaranteed for affiliate / Equity capital	8.47	14.68	48	11.37	14.56	62	5.86	15.14	47	5.77	14.35	46			
Total debt / Equity capital – excess over fair value	8.47	14.52	49	11.37	14.51	63	5.86	14.81	47	5.77	14.10	46			
Long-term debt / Equity capital	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45	5.77	12.69	47			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0.50	1.14	78	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0.05	0.14	82	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	26.62	34.67	39	21.86	28.44	47	14.85	28.63	39	17.36	26.93	42			
Double Leverage															
Equity investment in subs / Equity capital	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67	106.12	102.10	68			
Total investment in subs / Equity capital	103.96	110.16	44	109.34	111.07	64	105.56	112.48	49	106.12	111.30	51			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.62	0.47	59	1.01	0.36	79	0.61	0.35	68	1.30	0.52	75			
Equity investment in subs – equity cap / Net income-div (X)	0.76	1.82	28	1.16	1.22	53	0.70	1.22	38	1.64	2.64	53			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	147.31	136.59	64	160.92	177.68	51	130.16	162.34	41	122.97	141.81	47			
Cash from ops + noncash items + op expense / Op expense + dividend	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37	117.16	148.20	39			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	151.39	134.08	69	187.30	116.34	88	135.29	103.19	81	139.51	92.33	77			
Pretax operating income + interest expense / Interest expense	605.67	2,016.32	36	924.36	1,968.54	38	621.57	2,898.75	34	499.17	1,909.25	37			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	519.26	1,539.23	32	647.06	1,632.83	30	448.25	1,369.37	27	389.64	1,547.94	31			
Dividends + interest from subsidiaries / Interest expense + dividends	159.92	150.43	62	187.78	210.80	50	147.19	188.90	40	138.53	172.51	48			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93	94		24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.98	3.85	64	1.93	2.64	53	-0.87	2.61	19	1.54	3.24	44			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	2.66	41	0.04	5.62	38	0.04	5.50	36	0.03	5.68	34			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	54.02	81.10	32	47.34	57.84	49	64.73	57.26	63	68.93	68.72	57			
Dividends declared / Net income	18.25	42.29	17	12.43	33.08	15	12.65	27.33	18	20.64	31.29	26			
Net income – dividends / Average equity.....	5.63	4.14	71	8.62	6.46	80	9.34	7.33	77	5.18	5.03	52			
Percent of Dividends Paid															
Dividends from bank subsidiaries	208.94	132.17	75	228.75	178.13	65	182.80	157.73	55	175.73	130.71	68			
Dividends from nonbank subsidiaries	0.21	3.41	60	0.36	7.53	52	0.37	7.13	60	0.28	12.57	54			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	209.15	174.85	70	229.11	260.40	54	183.17	215.26	43	176.01	196.35	55			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	36.70	60.28	29	27.91	66.55	19	22.35	60.71	15	34.21	59	28			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	36.70	62.88	28	27.91	69.36	17	22.35	63.43	14	34.21	62.82	27			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	7.30	56.39	39	12.26	82.95	35	25.57	51.40	46	15.56	102.35	43			
Interest income from nonbank subsidiaries.....	221.23	7.38	96	163.02	20.25	91	157.94	18.56	93	30.20	8.11	86			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	228.53	79.84	86	175.28	150.41	72	183.51	99.33	80	45.76	165.35	39			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	81.76	69.76	36	80.30	67.32	36	84.53	65.18	41	85.38	59.17	52			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	81.76	82.20	26	80.30	78.80	29	84.53	74.20	33	85.38	69.23	40			
Dividends from nonbank subsidiaries	0.08	1.95	55	0.13	2.65	50	0.17	2.57	58	0.14	2.65	57			
Interest income from nonbank subsidiaries.....	2.48	0.73	88	1.67	1.19	84	1.06	2.32	81	0.27	2.79	66			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	2.56	4.70	67	1.79	7.29	56	1.23	7.64	60	0.40	9.99	42			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37		624.44	87.87	93		83.68				
Loans and advances from subsidiaries / Total debt	30.23	27.08	60	25.77	28.33	59	53.62	26.53	76	58.01	39.18	75			